



Order Filed on August 11, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)  
SALDUTTI LAW GROUP  
Rebecca K. McDowell, Esquire – RM3223  
1040 Kings Highway North, Suite 100  
Cherry Hill, NJ 08034  
(856) 779-0300  
Counsel for Affinity Federal Credit Union

In Re:

Nakera Tameka Sherman-Belin,

Debtor.

Case No.: 25-13800-VFP

Chapter: 13

Hrg Date: August 7, 2025

Judge: Hon. Vincent F. Papalia

**CONSENT ORDER RESOLVING AFFINITY FEDERAL CREDIT UNION'S  
OBJECTION TO CONFIRMATION**

The relief set forth on the following page is hereby ORDERED.

**DATED: August 11, 2025**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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Debtor: Nakera Tameka Sherman-Belin

Case No. 25-13800-VFP

Caption of Order: Consent Order Resolving Affinity Federal Credit Union's Objection to  
Confirmation

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This matter having come before the Court upon the filing of a Chapter 13 Plan by Nakera Tameka Sherman-Belin ("Debtor"); Affinity Federal Credit Union ("Affinity") having filed an Objection to Confirmation of the Plan ("Objection"); and the parties having come to an agreement to resolve the Objection, now therefore;

It is hereby ORDERED that Affinity's two proofs of claim, Claim No. 3 in the amount of \$42,695.24 ("Claim 3"); and Claim No. 4 in the amount of \$25,292.44 ("Claim 4") (collectively "Claims") shall be treated as general unsecured claims; and it is further

ORDERED that, as the estate is a solvent estate, the Claims shall be paid in full through the Plan with interest at the federal rate, which the parties agree to be 3.9%, which interest shall accrue until the Claims are paid in full; and it is further

ORDERED that the total amount to be paid to the Claims, including interest, shall be determined at the time of sale of Debtor's property and upon further order of the Court; and

ORDERED that within seven (7) days after entry of this Order, Affinity shall amend the Claims to reflect their status as general unsecured claims.

/s/ Rebecca K. McDowell

Rebecca K. McDowell, Esq.  
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[rmcdowell@slgcollect.com](mailto:rmcdowell@slgcollect.com)  
Counsel for Affinity Federal Credit Union

/s/ Brian G. Hannon (w/consent)

Brian G. Hannon, Esq.  
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Counsel for the Debtor

In re:  
Nakera Tameka Sherman-Belin  
Debtor

Case No. 25-13800-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 11, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2025:

Recip ID	Recipient Name and Address
db	+ Nakera Tameka Sherman-Belin, 133 Rutgers Road, Piscataway, NJ 08854-3412

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2025 at the address(es) listed below:

Name	Email Address
Brian Gregory Hannon	on behalf of Debtor Nakera Tameka Sherman-Belin bhannon@norgaardfirm.com amartinez@norgaardfirm.com;crose@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.brian g.b124931@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com matthew.fissel@brockandscott.com
Rebecca K. McDowell	on behalf of Creditor Affinity Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com

District/off: 0312-2

User: admin

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Date Rcvd: Aug 11, 2025

Form ID: pdf903

Total Noticed: 1

Thomas B. O'Connell

on behalf of Creditor Affinity Federal Credit Union toconnell@slgcollect.com anovoa@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd.  
wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8